

IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE WESTERN DISTRICT OF PENNSYLVANIA

IN RE	:	Bankruptcy No. 21-10194-TPA
	:	Chapter 13
Michael J. Colello, Jr.,	:	
Debtor	:	
	:	Docket No.: 44
Michael J. Colello, Jr.	:	
Movant	:	
	:	
vs.	:	
	:	
Ronda J. Winneccour, Esquire,	:	
Chapter 13 Trustee,	:	
Respondent	:	

**CONSENT ORDER FOR VEHICLE FINANCING**

NOW, this 23<sup>rd</sup> day of September 2022, upon an agreement reached by the Debtor and the Chapter 13 Trustee, as evidenced by signatures of counsel as set forth below, it is:

**ORDERED, ADJUDGED, and DECREED** that:

1. the Debtor is authorized to obtain secured financing for the purchase of a replacement vehicle on the following terms:
  - a. the total amount of financing **shall not exceed \$25,000**; and
  - b. the monthly payment **shall not exceed \$400**.
2. To the extent that the Debtor secures financing for the purchase of a vehicle, such payments must be incorporated into the Chapter 13 plan. Within (30) DAYS of securing such financing, Debtors shall file:
  - a. an amended chapter 13 plan; and
  - b. a report of financing shall be filed with this court, with the financing agreement attached as an exhibit
3. To ensure the prompt and timely payment of the automobile loan, the Debtor shall make a supplemental payment to the chapter 13 trustee **within 7 days** of filing the report of filing of the

report of financing (and each month thereafter as necessary) in an amount sufficient for the trustee to cover the installments due on the loan. The supplemental payments shall be in addition to the regular plan payment, pending the confirmation of the amended plan.

4. The Trustee shall **immediately cease distributions to Santander Consumer USA D/B/A Chrysler Capital on the 2019 GMC Acadia in the current confirmed plan**, as it has been totaled and the balance of the loan has been addressed by insurance proceeds.
5. Pending confirmation of any amended plan providing for the new post-petition loan payments, the trustee is authorized to make monthly adequate protections payments to the post-petition automobile lender for the contract amount so long as sufficient supplemental funds are provided by the Debtor.
6. Notwithstanding the inclusion of the post-petition loan within an amended chapter 13 plan, the underlying terms of the loan shall not be modified absent the consent of the post-petition automobile lender.
7. Debtor shall serve copies of this *ORDER* on all creditors eligible to receive distributions through the chapter 13 plan and file proof of the same with the Court.

Dated: September 29, 2022



JLM  
UNITED STATES BANKRUPTCY JUDGE

Consented to:

/s/ Daniel P. Foster

Daniel P. Foster, PA I.D. # 92376

Attorney for Debtors

Foster Law Offices

1210 Park Avenue

Meadville PA 16355

(814) 724-1165

[dan@mrdebtbuster.com](mailto:dan@mrdebtbuster.com)

/s/ Katherine M. DeSimone

Katherine M. DeSimone

Attorney for Chapter 13 Trustee

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kdesimone@chapter13trustee.wpa.com

In re:  
Michael J. Colello, Jr.  
Debtor

Case No. 21-10194-TPA  
Chapter 13

District/off: 0315-1  
Date Rcvd: Sep 29, 2022

User: auto  
Form ID: pdf900

Page 1 of 1  
Total Noticed: 1

The following symbols are used throughout this certificate:

**Symbol      Definition**

- + Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 01, 2022:**

Recip ID	Recipient Name and Address
db	+ Michael J. Colello, Jr., 3020 Maplewood Drive, Sharpsville, PA 16150-9252

TOTAL: 1

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**  
Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI).

NONE

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Oct 01, 2022

Signature: /s/Gustava Winters

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 29, 2022 at the address(es) listed below:

Name	Email Address
Brian Nicholas	on behalf of Creditor Rocket Mortgage LLC f/k/a Quicken Loans, LLC f/k/a Quicken Loans Inc. bnicholas@kmllawgroup.com
Daniel P. Foster	on behalf of Debtor Michael J. Colello Jr. dan@mrdebtbuster.com, katie@mrdebtbuster.com;kaitlyn@mrdebtbuster.com;kristen@mrdebtbuster.com;fosterlaw@ecf.inforuptcy.com
Office of the United States Trustee	ustpregion03.pi.ecf@usdoj.gov
Ronda J. Winneour	cmeclf@chapter13trusteewdpa.com

TOTAL: 4